

**GREEN SHEET REDIGEST**

**HB 1176**

**2026 Regular Session**

**Freeman**

**INSURANCE/HEALTH: Requires that Medicare Advantage plans provide insurance coverage for integrative care services.**

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DIGEST

Present law requires commercial health insurance issuers to provide coverage for certain integrative cancer-related services when recommended by nationally recognized cancer treatment guidelines.

Proposed law requires, to the extent permitted under federal law, that Medicare Advantage plans offered in Louisiana provide coverage for integrative care services when such services are recommended by nationally recognized clinical practice guidelines and are rendered in connection with the diagnosis, treatment, or management of a covered medical condition.

Proposed law defines "integrative care services" and "Medicare Advantage plan", and authorizes cost-sharing and utilization management protocols consistent with federal law and the terms of the plan.

Proposed law shall not be construed to mandate coverage in a manner that conflicts with federal law, and shall be interpreted consistently with all applicable federal requirements.

Proposed law directs the commissioner of insurance to promulgate rules, submit any required materials to the Centers for Medicare and Medicaid Services, and take other actions necessary to implement proposed law to the extent allowed under federal law.

Applicable to policies issued or renewed on or after January 1, 2027.

Effective January 1, 2027.

(Adds R.S. 22:1077.6)

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the engrossed bill

1. Delay applicability of proposed law from policies issued or renewed on or after January 1, 2026 to policies issued or renewed on or after January 1, 2027.